

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: ADRIAN MAURICE CARTER	§	Case No. 1:15-bk-01997
BRITTANE NICHELLE CARTER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/10/2015.
- 2) The plan was confirmed on 10/09/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 11/13/2015, 01/04/2016, 06/28/2018, 08/22/2018, 09/19/2018.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/01/2016, 03/21/2017, 08/16/2017.
- 5) The case was completed on 01/21/2020.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,029.00.
- 10) Amount of unsecured claims discharged without full payment: \$48,937.63.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 33,473.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 33,473.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,075.84	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,075.84
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DOROTHY L MOTT LAW OFFICE,	Lgl	0.00	NA	NA	5,000.00	0.00
CREDIT ACCEPTANCE	Uns	2,640.00	2,640.98	2,640.98	6.56	0.00
NISSAN MOTOR ACCEPTANCE	Sec	20,937.00	20,967.73	17,506.00	19,462.68	0.00
NISSAN MOTOR ACCEPTANCE	Uns	0.00	20,967.73	3,461.73	8.59	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	1,204.31	1,204.31	2.99	0.00
NOVAD MGMT CONSULTING	Sec	0.00	6,266.47	0.00	0.00	0.00
NOVAD MGMT CONSULTING	Uns	0.00	6,266.47	6,266.47	0.00	0.00
ECMC	Uns	1,623.00	1,637.28	1,637.28	4.07	0.00
ATLAS ACQUISITIONS LLC	Uns	0.00	360.00	0.00	0.00	0.00
QUICKEN LOANS INC	Sec	0.00	NA	NA	0.00	0.00
PA DEPT OF LABOR AND INDUSTRY	Uns	0.00	43.46	43.46	0.11	0.00
PSECU	Uns	1,661.00	1,614.92	1,614.92	4.01	0.00
PSECU	Uns	12,245.00	12,245.29	12,245.29	47.82	0.00
PSECU	Sec	4,861.00	4,815.90	4,815.90	4,815.90	0.00
ARCADIA RECOVERY BUREAU	Uns	0.00	1,091.03	1,091.03	0.00	0.00
PAYPAL INC	Uns	0.00	339.12	339.12	0.84	0.00
CREDIT FIRST	Uns	1,123.00	1,123.99	1,123.99	2.79	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	495.00	495.41	495.41	1.23	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WELLS FARGO	Uns	1,312.00	1,340.87	1,340.87	3.33	0.00
PORTFOLIO RECOVERY	Uns	983.00	983.44	983.44	2.44	0.00
WELLS FARGO BANK	Uns	0.00	221.59	221.59	0.55	0.00
PORTFOLIO RECOVERY	Uns	2,620.00	2,620.74	2,620.74	6.51	0.00
PORTFOLIO RECOVERY	Uns	1,107.00	1,107.17	1,107.17	2.75	0.00
PORTFOLIO RECOVERY	Uns	0.00	421.78	421.78	1.05	0.00
PORTFOLIO RECOVERY	Uns	660.00	660.93	660.93	1.64	0.00
ONEMAIN FINANCIAL	Uns	7,059.00	7,059.34	7,059.34	17.53	0.00
RONALD M MCCRAE JR	Uns	0.00	750.00	750.00	0.00	0.00
QUICKEN LOANS INC	Sec	200,144.00	209,121.47	4,863.50	875.45	0.00
QUICKEN LOANS INC	Sec	0.00	209,121.47	0.00	0.00	0.00
QUICKEN LOANS INC	Sec	0.00	209,121.47	6,268.28	1,128.32	0.00
MEDICAL	Uns	4,690.00	NA	NA	0.00	0.00
CAPTIAL ONE	Uns	842.00	NA	NA	0.00	0.00
KAY JEWELERS	Uns	3,303.00	NA	NA	0.00	0.00
DISTRICT OF COLUMBIA GOVT	Uns	100.00	NA	NA	0.00	0.00
HOME DEPOT	Uns	845.00	NA	NA	0.00	0.00
MED ED	Uns	955.00	NA	NA	0.00	0.00
BON TON	Uns	175.00	NA	NA	0.00	0.00
VERIZON	Uns	324.00	NA	NA	0.00	0.00
MEDICAL	Uns	120.00	NA	NA	0.00	0.00
YORK CREDIT BUREAU	Uns	1,730.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,863.50	\$ 875.45	\$ 0.00
Debt Secured by Vehicle	\$ 22,321.90	\$ 24,278.58	\$ 0.00
All Other Secured	\$ 6,268.28	\$ 1,128.32	\$ 0.00
TOTAL SECURED:	\$ 33,453.68	\$ 26,282.35	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 47,329.85	\$ 114.81	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,075.84	
Disbursements to Creditors	\$ 26,397.16	
TOTAL DISBURSEMENTS:		\$ 33,473.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/07/2020

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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